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FAX COVER SHEET

To: U.S. Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: October 14, 2006

Fax No.: 1-571-273-8300

No. Pages: 3 (including cover)

Re: RESPONSE TO RESTRICTION REQUIREMENT - U.S. PATENT
APPLICATION SERIAL NO. 10/045,080

To Whom It May Concern:

Please find transmitted herewith a RESPONSE TO
RESTRICTION REQUIREMENT for filing in the above-identified
application.

Respectfully Submitted,



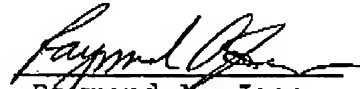
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Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO. : 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION
HISTORY INFORMATION, ACCOUNT HISTORY
INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3627

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT

Sir:

This is a Response to the Restriction Requirement,
mailed October 12, 2006, in the above-identified application.

Applicant hereby elects the invention of Group I,
Claims 43-61, drawn to a transaction method, classified in

Class 705, Subclass 30. Applicant hereby identifies Claims 43-61 as being the Claims encompassing the elected invention.

Entry of this Response to Restriction Requirement, and examination of Claims 43-61 on the merits, is respectfully requested.

Respectfully Submitted,



Raymond A. Joao
Reg. No. 35,907

October 14, 2006

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